

For the Board Meeting of: 11/18/2021

## Executive Summary

Over the past month, we have been busy with meetings. The P & M's was held in person at Deerhurst. I joined in virtually and was able to listen to all the session. The Keynote Speaker, Dr Robyne Hanley-Dafoe was very inspiring. She is from the Peterborough area and she was very easy to connect with. Her message to believe in yourself because "You can do hard things" was inspiring. There were session on responsible investing, the industry response to climate change, social inflation and board governance. I participating in broker training with Christine. Petley Hare had a few new hires and we held a virtual session to help them become familiar with HTM. I did a virtual Business Continuity and Disaster Recovery session with OMIA.

As we have moved through the past week, at times it has been difficult to navigate our way with the terrible news of losing Brandon. Our HTM family has rallied together to support each other. This will take time for everyone to heal. My heart is broken for Chantelle and the girls.

## Update on Major Goal(s)

The work on the compliance calendar continues.

## Emerging or Future Issues

The K & E audit is taking place this month on commercial new business files. Continuing work is taking place on the cyber files effected in the September incident. We are hoping to have these completed by the end of this week. The management team has been participating in budget meetings to ensure that items from the strategic plan are accounted for.

## Compliance Calendar

I have been continuing to update the Compliance calendar as items arise throughout this year. This document will become a valuable template to follow in the future. Below you will see a summary of September items.

<b>Compliance Topic</b>	<b>Description of Activity</b>	<b>Status</b>
<i>Terrorism Report</i>	This is monthly report to FSRA	Completed
<i>P&amp; C 1</i>	Quarterly P & C 1	Due Nov 14

<b>Compliance Topic</b>	<b>Description of Activity</b>	<b>Status</b>
<i>Monthly MVR log</i>	This is downloaded from CGI monthly This is required as a record for possible MTO audit	Completed

Respectfully Submitted,

*Barbara Dinnage*

**“We strive to be remarkable.”**

By continuously working to be our best, we provide great service to our clients. We focus on constant improvements and finding ways to be better.